An Claims for ATM Application

1. An automated teller machine (ATM) for implementing financial transactions with a server over an open network comprising:

   a computer having memory and a processor, the computer being coupled to an open network for communication with a server;

   at least one non-standard input/output (I/O) device coupled to the computer for performing at least a portion of a financial transaction; and

   a computer program in the memory of the computer and executed by the processor for interpreting extended open network protocol statements received over the open network to control the at least one non-standard I/O device to which the computer is coupled.

2. The ATM of claim 1 wherein the at least one non-standard I/O device is a magnetic card reader.

3. The ATM of claim 1 wherein the at least one non-standard I/O device is a smart card reader.

4. The ATM of claim 1 wherein the at least one non-standard I/O device is a ten keypad.

5. The ATM of claim 1 wherein the at least one non-standard I/O device is a printer.

6. The ATM of claim 1 wherein the at least one non-standard I/O device is a personal identification number (PIN) pad.

7. The ATM of claim 1 wherein the computer program interprets extended Hypertext Markup Language (HTML) statements to control the at least one non-standard I/O device to which the computer is coupled.

8. The ATM of claim 1 wherein the computer program interprets extended open network protocol statements stored in an HTML document.

9. The ATM of claim 1 wherein the open network to which the computer is coupled is the Internet.

10. A transaction server for implementing financial transactions with an automated teller machine (ATM) over an open network comprising:

a server coupled to an open network for communicating with at least one non-standard input/output (I/O) device with extended open network language statements; and

a database for storing data communicated with the non-standard I/O device over the open network using the extended open network language statements.

11. The transaction server of claim 10 further comprising:

a common gateway interface (CGI) coupled between the server and the database, the CGI for communicating data between the server and the database.

12. The transaction server of claim 11 wherein the CGI uses data in extended open network language statements received from a non-standard I/O device over the open network to generate database language statements for data operations with the database.

13. The transaction server of claim 11 wherein the CGI uses data retrieved from the database to generate open network language statements that are sent by the server over the open network to a non-standard I/O device.

14. A banking transaction system comprising:

a transaction server coupled to an open network;

a non-standard I/O device coupled by an automated teller machine (ATM) to the open network; and

a computer program for controlling the non-standard I/O device in accordance with extended open network language statements received by the ATM from the transaction server over the open network.

15. The banking system of claim 14 wherein the computer program executes in a computer of the ATM coupled between the non-standard I/O device and the open network.

16. The banking system of claim 15 wherein the non-standard I/O device coupled to the ATM is a smart card reader.

17. The banking system of claim 15 wherein the non-standard I/O device coupled to the ATM is a magnetic stripe reader.

18. The banking system of claim 15 wherein the non-standard I/O device coupled to the ATM is a PIN pad.

19. The banking system of claim 15, the transaction server further comprising:

a database for storing data used in the extended open network language statements communicated with the non-standard I/O device coupled to the ATM.

20. The banking system of claim 19, the transaction server further comprising:

a common gateway interface (CGI) for communicating the data used in

the extended open network language statements between the transaction

server and the database.